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JB008



*Raymond A. Joao*  
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT : RAYMOND A. JOAO and ROBERT R. BOCK  
SERIAL NO. : 09/489,657  
FILED : JANUARY 21, 2000  
FOR : APPARATUS AND METHOD FOR PROVIDING ACCOUNT SECURITY  
EXAMINER : D. KEE  
GROUP : 3628

Assistant Commissioner for Patents  
Washington, D.C. 20231

AMENDMENT AND RESPONSE TO OFFICE ACTION

Sir:

This is an Amendment and Response to Office Action in response to the Office Action, mailed September 13, 2002, wherein the Examiner objected to the Specification for formal reasons, wherein the Examiner objected to Claim 1 for formal reasons, and further wherein the Examiner rejected Claims 1-20 in view of a prior art reference.